

## ABSTRACT

An improved arrangement for the marketing of goods and services between marketers and consumers. Each participating consumer has an account to which value is accumulated upon the consumer carrying out any of number of predetermined events. Each event has an associated value and one or more associated marketers. The events include the purchase of goods and/or services as well as other activities. These other activities are virtually limitless and may, e.g., entering a particular store, viewing a certain communication, clicking on an Internet banner, etc. In any event, the value accumulated in the account is a function of the value of the event and a "pay out" factor alterable in real-time by the associated marketer. The value accumulated in the consumer's account is redeemable toward the acquisition of goods, services and cash. Each acquisition is associated with a decrease in the account value. The decrease is a function of the value of the item redeemed and "buy back" factor which is also alterable in real-time. The pay out and buy back factors may be independent of one another. With the notion of pay out and buy back factors, the value accumulated and redeemed can be viewed as currency - not legal tender issued by a sovereign power - but one that is acceptable with a virtually boundless group of consumers and marketers for a equally boundless number of different goods and services.